

# Claims

- [c1] A method for facilitating the adding of a plurality of data sets onto a RF transaction device, the RF transaction device comprising a database configured to store said plurality of data sets distinct one from the other, the method comprising the steps of:
- facilitating adding to said transaction device database, by an interaction device, a first data set of a first format at the RF transaction device, wherein said first data set is owned by a first owner;
- facilitating adding to said transaction device database, by an interaction device, a second data set of a second format at the RF transaction device, wherein said second data set is owned by a second owner, wherein said first owner is distinct from said second owner, and said first format is different from said second format; and
- facilitating storing a first data set and a second data set on the RF transaction device, wherein said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second format.
- [c2] The method of claim 1, wherein said first data set is

added before issuance of the RF transaction device by an issuer, and wherein said second data set is added after issuance of the RF transaction device.

[c3] The method of claim 1, further comprising facilitating the adding of a first condition header to one of said first and second data sets, said header added independent of said first or second format.

[c4] The method of claim 4, further comprising the step of facilitating the adding of at least one of said first and second data sets onto said transaction device database in accordance with said condition header.

[c5] The method of claim 4, further comprising the step of facilitating the adding of a third data set to the RF transaction device; wherein said third data set is stored, at least partially, in at least a portion of the data storage space that was used to store said second data set.

[c6] The method of claim 1 further comprising facilitating the adding, by an interaction device, of a third data set of a third format to the RF transaction device, wherein said third data set is owned by said first owner.

[c7] The method of claim 1, wherein said RF transaction device includes a transponder operable to communicate in an contactless environment.

- [c8] The method of claim 1, wherein said first and second data sets are each stored as a Block of Binary.
- [c9] The method of claim 1, wherein said adding of said first data set is accomplished without the involvement of an issuer of the RF transaction device and independent of any other data set owner.
- [c10] A system for facilitating the adding of a plurality of data sets onto a RF transaction device comprising:  
a transaction device including,  
a data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,  
said first data set associated with a first owner and said first data storage area configured to store said first data set in said first format independent of said data storage area and independent of said second data set, and,  
said second data set associated with said second owner and said second data storage area configured to store said second data set in said second format independent of said first data set; and  
an interaction device configured to read and write data to at least one of said first and second transaction device storage areas, said interaction device configured to re-

ceive said first and second data sets, and to provide said first and second data sets to said transaction device.

[c11] The system of claim 10 wherein at least one of said first and second data sets is annotated with a condition header.

[c12] The system of claim 10 wherein at least one of said first and second data sets is added in accordance with said condition header.

[c13] The transaction device of claim 10, further comprising a first data storage area, wherein said first data storage area is configured to receive data of any format.

[c14] A data management system comprising:  
a transaction device associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first owner and said second data set is owned by a second owner different from the first, and wherein said transaction device is configured to facilitate at least one of a first data set owner and a user of said transaction device in adding said first data set without involvement of an issuer of said transaction device; and  
an interaction device configured to communicate with said RF transaction device, said interaction device con-

figured to receive said first and second data and to provide said first and second data to said transaction device.

[c15] The system of claim 14, wherein said first and second data sets are added via at least one of: self-service kiosk, and a personal computer.

[c16] The system of claim 15, wherein said interaction device is configured to add at least one of said first and second data sets.